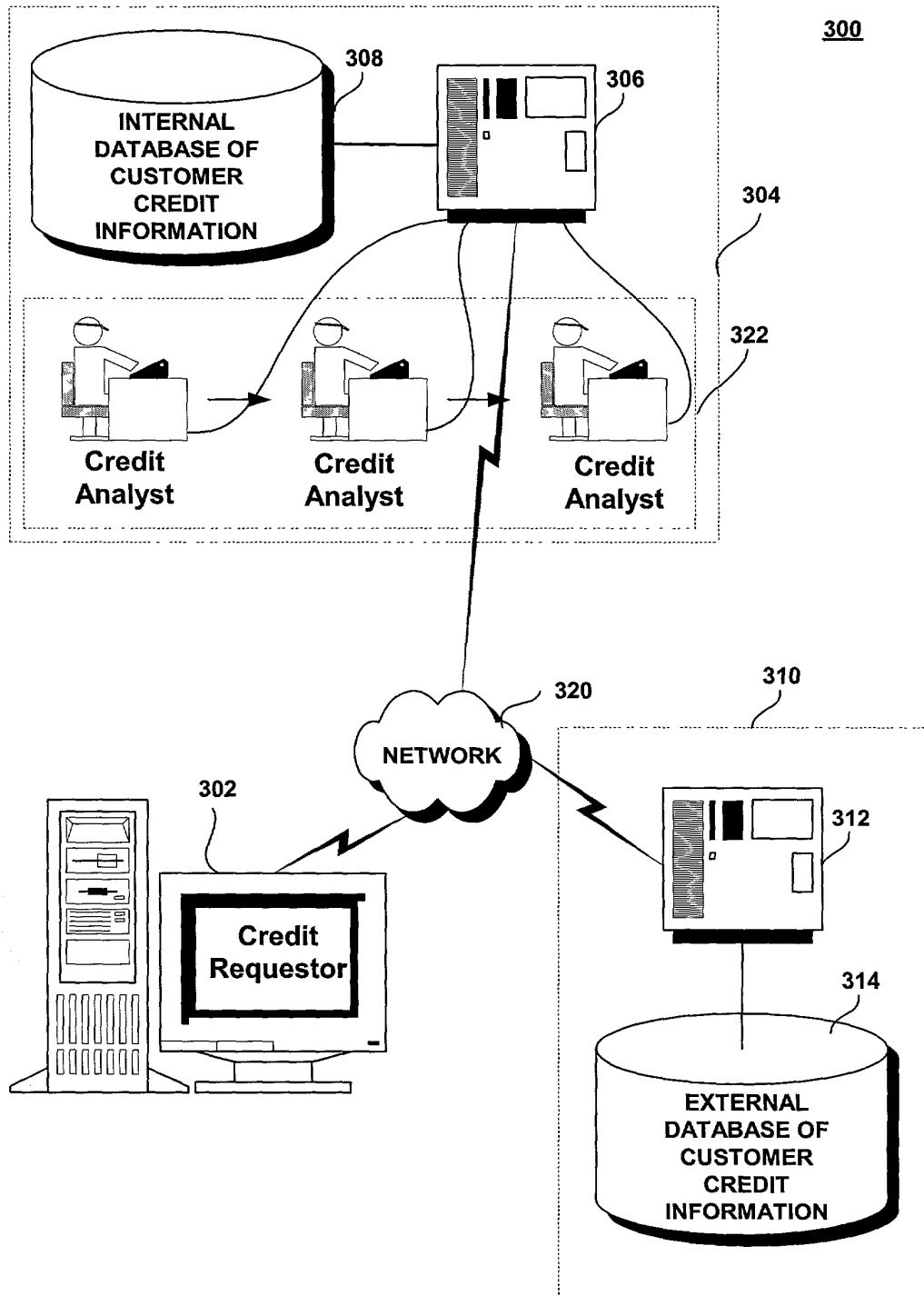
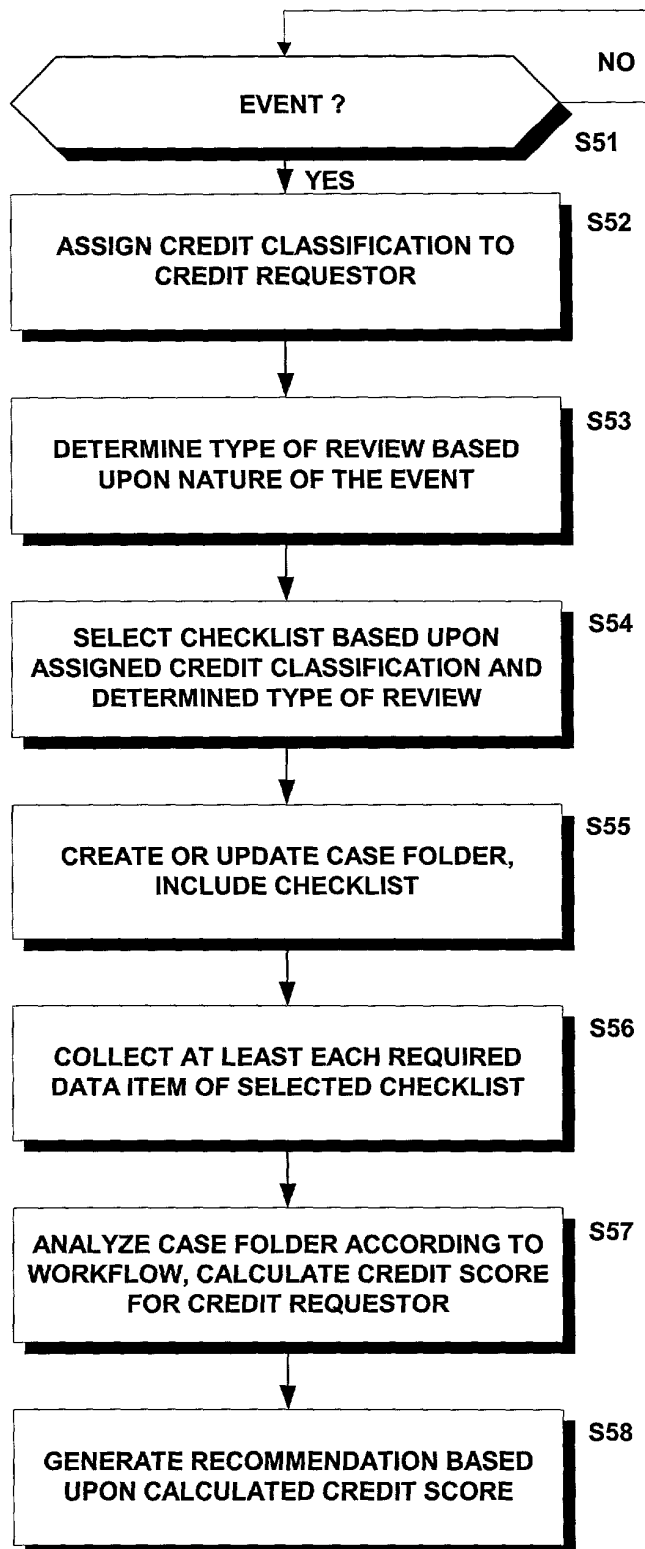


**FIG. 2**

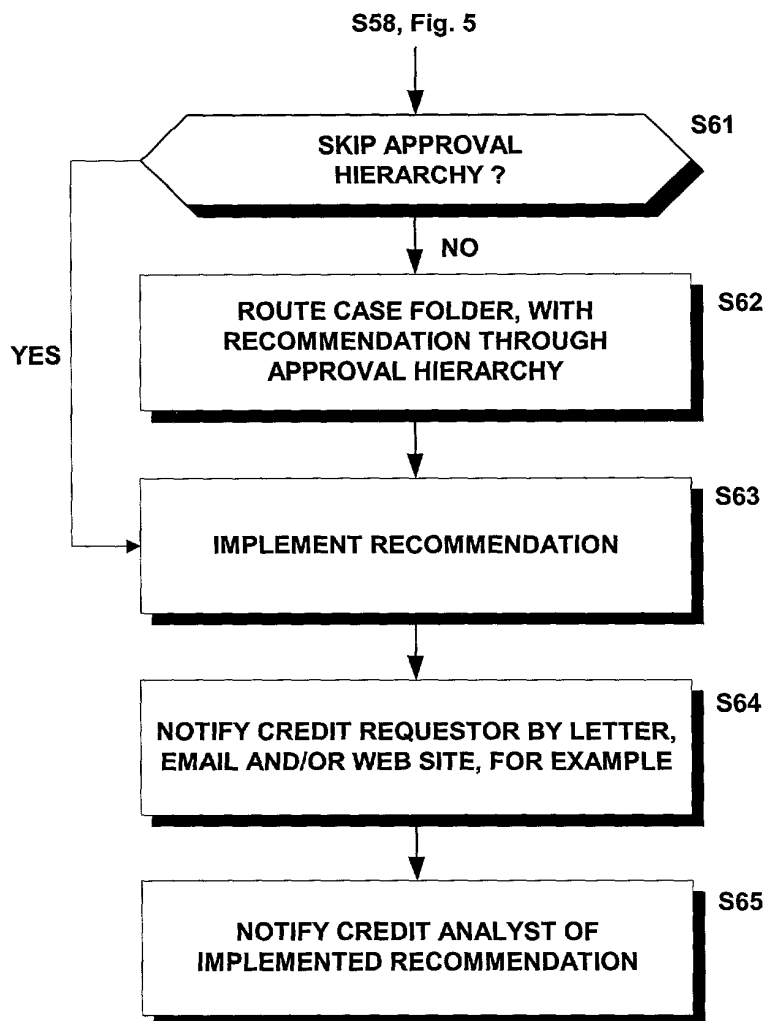
File Edit View Go Help 200			
CREDIT CLASSIFICATION	TYPE OF REVIEW	CHECKLIST	SCORE SHEET
Emerging .com	New Credit	High Risk New	Conservative
Emerging .com	Quarterly Rev.	HR Timed	Conservative
Mature < 1 yr.	Order Hold	Mod. Risk Hold	Moderate
Mature > 5 yrs.	Credit Hold	Low Risk Hold	Moderate ▼
Mature > 5 yrs.	Inc. Credit	Low Risk Inc.	Aggressive
Prospect	New Credit	High Risk Prospect	Conservative



*FIG. 3*



*FIG. 5*



*FIG. 6*

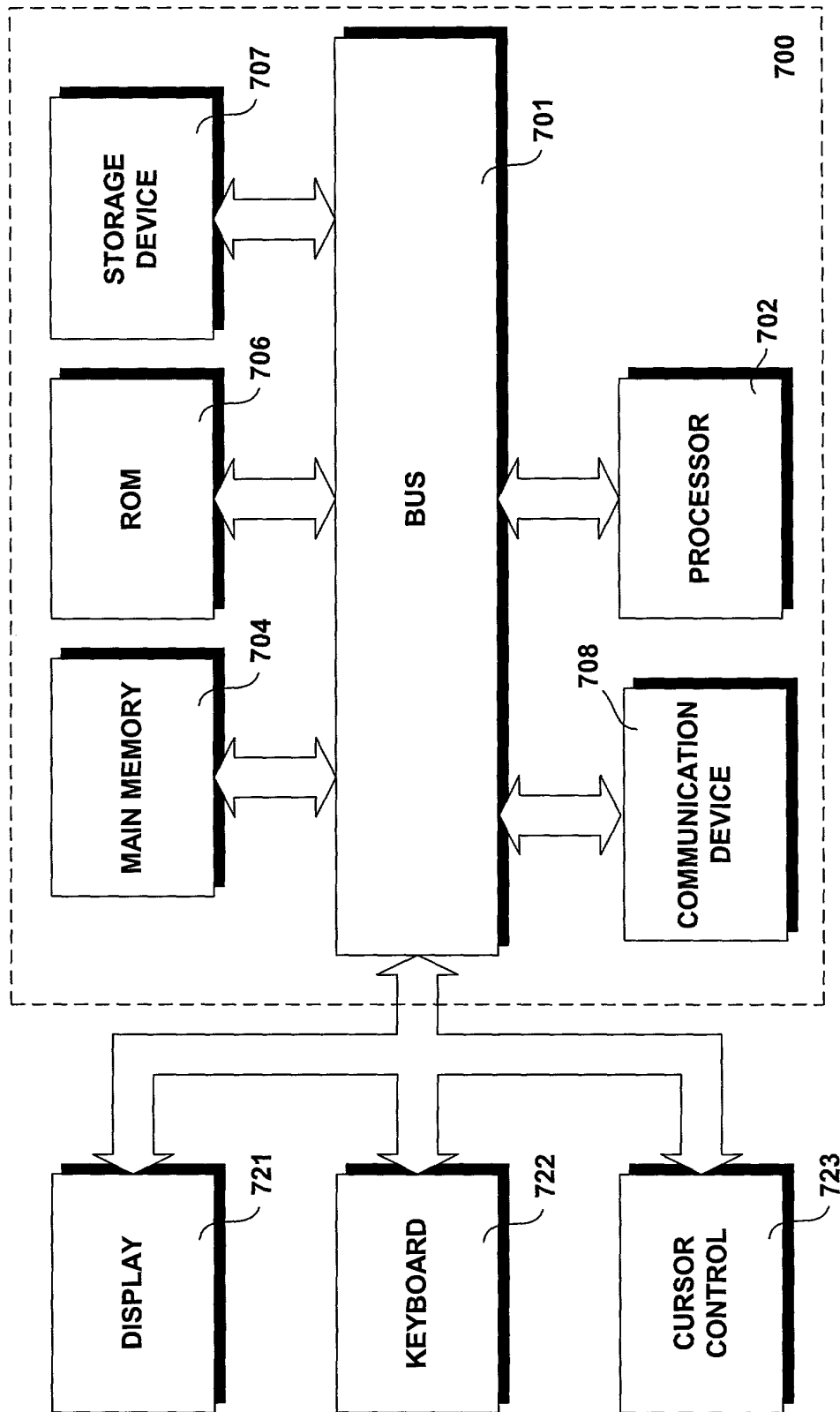


FIG. 7

Return

FIG. 4